

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT A. COX  
RAQUEL COX  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-22412

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/30/2016 and confirmed on 10/11/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,661.70
Less Refunds to Debtor	7.06	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>88,654.64</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	4,409.20	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,909.20</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 2863	0.00	41,752.68	0.00	41,752.68
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 2863	19,558.42	19,558.42	0.00	19,558.42
	BALDWIN BOROUGH (SWG) Acct: L088	2,271.76	2,271.76	492.18	2,763.94
	BALDWIN BOROUGH (SWG) Acct: L088	1,021.40	1,021.40	0.00	1,021.40
	CITIZENS BANK NA*** Acct: 0304	9,507.17	7,411.34	1,409.90	8,821.24
					<b>73,917.68</b>

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT A. COX Acct:	0.00	0.00	0.00	0.00
	ROBERT A. COX Acct:	7.06	7.06	0.00	0.00
	STEIDL & STEINBERG Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXK NA	2,189.73	2,189.73	0.00	2,189.73
					<b>2,189.73</b>

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 1622	0.00	2,650.00	0.00	2,650.00
	DUQUESNE LIGHT COMPANY* Acct: 5070	2,988.03	2,988.03	0.00	2,988.03
	NAVIENT CFC Acct: 1622	0.00	0.00	0.00	0.00
	NAVIENT CFC	0.00	0.00	0.00	0.00

16-22412

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0543				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WEISS BURKHARDT KRAMER LLC (FORM	0.00	0.00	0.00	0.00
	Acct:				
	NATIONSTAR MORTGAGE LLC(*)	0.00	0.00	0.00	0.00
	Acct:				
	NATIONSTAR MORTGAGE LLC(*)	0.00	0.00	0.00	0.00
	Acct:				
					5,638.03

TOTAL PAID TO CREDITORS 81,745.44

TOTAL CLAIMED  
PRIORITY 2,189.73  
SECURED 32,358.75  
UNSECURED 2,988.03

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT A. COX  
RAQUEL COX  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-22412

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Robert A. Cox  
Raquel Cox  
Debtors

Case No. 16-22412-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 25, 2021

User: dsaw  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert A. Cox, Raquel Cox, 1736 Beryl Drive, Pittsburgh, PA 15227-3711
cr	+ Baldwin Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
cr	+ Baldwin Whitehall School District C/O Weiss Burkar, 445 Fort Pitt Blvd, Suite 503, Pittsburgh, PA 15219-1308
14288287	+ Borough of Baldwin Sewage Billing, Legal Tax Services Inc., PO Box 10020, Pittsburgh PA 15236-6020
14253117	Ditech Financial, 345 St. Peter Street, 1100 Landmark Towers, Saint Paul, MN 55102
14253119	+ Ditech Financial, c/o KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14335780	+ U.S. Department of Education, P.O. Box 16448, Saint Paul, MN 55116-0448
14253121	+ US Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260
15257752	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston, TX 77042-4546

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: pa_dc_claims@navient.com	Jun 25 2021 23:29:07	Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
14253120	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 25 2021 23:31:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14327029	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 25 2021 23:31:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14913154	Email/PDF: pa_dc_claims@navient.com	Jun 25 2021 23:29:07	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
14328333		Wilmington Savings Fund Society, FSB, d/b/a Christ
14253118	##	Ditech Financial, 7360 South Kyrene Road, Tempe, AZ 85283-4583
14315768	##+	Ditech Financial LLC, 2100 East Elliot Rd., Bldg. 94, Department T-120, Tempe, AZ 85284-1806

TOTAL: 3 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: dsaw

Page 2 of 2

Date Rcvd: Jun 25, 2021

Form ID: pdf900

Total Noticed: 13

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust cwohrlab@raslg.com
Gerik Jenco	on behalf of Creditor Baldwin Borough gjenco@ltsagency.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Kenneth Steidl	on behalf of Debtor Robert A. Cox julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Raquel Cox julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Laura McCurdy	on behalf of Creditor Baldwin Whitehall School District C/O Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust smncina@rascrane.com

TOTAL: 11